

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

WESTERN DISTRICT OF WASHINGTON (WA-W-ZZ)

Case number (if known) \_\_\_\_\_

Chapter you are filing under:

☐ Chapter 7☐ Chapter 11☐ Chapter 12☒ Chapter 13☐ Check if this an amended filing

## Official Form 101

**Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself****About Debtor 1:****About Debtor 2 (Spouse Only in a Joint Case):****1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Mary

First name

Elizabeth

Middle name

Bring your picture identification to your meeting with the trustee.

Schmitt

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

**2. All other names you have used in the last 8 years**

Include your married or maiden names.

**3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)**

xxx-xx-8286

Debtor 1 Mary Elizabeth Schmitt

Case number (if known) \_\_\_\_\_

**About Debtor 1:****About Debtor 2 (Spouse Only in a Joint Case):****4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**Include trade names and *doing business as* names☐ I have not used any business name or EINs.DBA Mary Elizabeth Schmitt, Attorney at Law

Business name(s) \_\_\_\_\_

EINs \_\_\_\_\_

☐ I have not used any business name or EINs.

Business name(s) \_\_\_\_\_

EINs \_\_\_\_\_

**5. Where you live**278 A Street #8  
Friday Harbor, WA 98250

Number, Street, City, State &amp; ZIP Code

San Juan

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.3525 Colby Ave, Ste 100  
Everett, WA 98201

Number, P.O. Box, Street, City, State &amp; ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State &amp; ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State &amp; ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)  
\_\_\_\_\_

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)  
\_\_\_\_\_

Debtor 1 Mary Elizabeth Schmitt

Case number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13
- 
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
- 
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- |                |            |                   |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
- 
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
- ☐ Yes.
- |                |  |
|----------------|--|
| Debtor _____   | Relationship to you _____              |
| District _____ | When _____ Case number, if known _____ |
| Debtor _____   | Relationship to you _____              |
| District _____ | When _____ Case number, if known _____ |
- 
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 Mary Elizabeth Schmitt

Case number (if known) \_\_\_\_\_

**Part 3: Report About Any Businesses You Own as a Sole Proprietor****12. Are you a sole proprietor of any full- or part-time business?**☐ No. Go to Part 4.☒ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Mary Elizabeth Schmitt

Name of business, if any

Attorney at Law  
3525 Colby Ave Ste 100  
Everett, WA 98201

Number, Street, City, State &amp; ZIP Code

*Check the appropriate box to describe your business:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☒ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).*

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

☒ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

Debtor 1 Mary Elizabeth Schmitt

Case number (if known)

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?
- ☐ No.
- ☒ Yes.

What is the hazard?

In December 2013, chemical poisonous gas entered debtor's residential condominium. Per Paul Figueroa, now retired from the Washington State Department of Agriculture, the Condominium was likely filled with either pesticide/rodenticide or meth production chemicals mixed with chlorine which created a energized chemical gas injuring debtor. The chemical gas came into debtor's masterbedroom through her fresh air vent chemically poisoning debtor. The chemical gas is still entering the condominium because the inside walls are saturated and the chemicals react with water and dampness. The condominium is covered in a yellow chemical poisonous dust. The Greenwich Condominium Association continues to pour chlorine on the roof, without notice to debtor, above debtor's condominium creating additional chemical gas. The debtor's industrial hygienist has to test for specific chemicals and the Association will not tell debtor what chemicals were used. Instead, the Association has been spoiling the evidence of the chemicals. Others in the Greenwich Building have been exposed and some also have become ill.

The Greenwich Condominium Association refuses to disclose the specific nature of the chemicals used on, in and around debtor's condominium so that debtor can advise her treating physicians or mitigate damages. Additionally, the gas is still coming into the condominium and the Board of Directors of the Condominium Association, Roger Qualman, Darla Morin and B. Craig Gourley will not disclose the nature of the chemicals or fix the problem of the chemical gas. The Greenwich Condominium Association was pumping cold exhaust air into debtor's condominium by removing flexible exhaust ductwork from the HVAC system and directing the exhaust air, without notice to debtor, into the walls around debtor's condominium creating a worse situation. The Greenwich Condominium Association has constructively evicted debtor and has breached COA's warranty of habitability. Debtor's contaminated personal property is in the Condominium because Debtor cannot remove the contaminated property. Debtor has to wear a respirator when she enters the condominium. Debtor is injured and has \$20,000.00 out of pocket in additional medical treatment which she intends to complete in 2016. If debtor could resolve the issues with the contaminated condominium or at least find out about what exact chemicals were used in on or around debtor's condominium debtor could mitigate damages, complete debtor's medical treatment and pay debtor's debts. The COA spoiled the evidence of the toxic chemicals by pouring chlorine on the chemicals creating and energized chemical gas. Debtor resides in a hotel in Everett while working in Everett. Debtor was forced to move from Everett to Friday Harbor, Washington for her personal safety. It is unsafe for debtor to even park in her reserved parking space in the Greenwich Building because Debtor's tires are flattened. The Greenwich Building is located next to debtor's law office in Everett, Washington. Debtor wants to compel discovery of the chemical compounds used.

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Greenwich Condominiums  
3501 Colby Ave, Ste 304  
Everett, WA , 98201-0000

Number, Street, City, State &amp; Zip Code

Debtor 1 Mary Elizabeth Schmitt

Case number (if known) \_\_\_\_\_

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling****15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Mary Elizabeth Schmitt

Case number (if known) \_\_\_\_\_

**Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?	16a.	<b>Are your debts primarily consumer debts?</b> <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	<b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts _____ _____

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17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No.  <input type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18.  I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes
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18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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**Part 7: Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Mary Elizabeth Schmitt

Mary Elizabeth Schmitt

Signature of Debtor 1

\_\_\_\_\_  
Signature of Debtor 2Executed on April 13, 2016  
MM / DD / YYYYExecuted on \_\_\_\_\_  
MM / DD / YYYY

Debtor 1 Mary Elizabeth Schmitt

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one****If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Mary E. Schmitt

Signature of Attorney for Debtor

Date

April 13, 2016

MM / DD / YYYY

Mary E. Schmitt

Printed name

Mary E. Schmitt, Attorney at Law

Firm name

3525 Colby AvenueSuite 100Everett, WA 98201-4782

Number, Street, City, State &amp; ZIP Code

Contact phone 425-252-5567

Email address

LindaS@MarySLaw.com21530

Bar number &amp; State

ALLIED CREDIT SERVICES  
ATTN: BANKRUPTCY DEPT  
PO BOX 2449  
GIG HARBOR WA 98335

ARMADA COR  
93 EASTMONT AVE  
EAST WENATCHEE WA 98802

B. CRAIG GOURLEY  
ATTORNEY THOMAS L HAUSE  
GOURLEY LAW GROUP  
PO BOX 1091  
SNOHOMISH WA 98290

BANK OF AMERICA  
NC4-105-03-14  
PO BOX 26012  
GREENSBORO NC 27410

BAYVIEW FINANCIAL LOAN  
BANKRUPTCY DEPT  
4425 PONCE DE LEON BLVD 5TH FL  
MIAMI FL 33146

CHASE CARD SERVICES  
ATTN: CORRESPONDENCE DEPT  
PO BOX 15298  
WILMINGTON DE 19850

CONTINENTAL CREDIT CTR  
PO BOX 30348  
SANTA BARBARA CA 93103

CONWELL ASSOCIATES, INC  
7212 114TH AVE NE  
LAKE STEVENS WA 98258

DISCOVER FINANCIAL  
ATTN: BANKRUPTCY  
PO BOX 3025  
NEW ALBANY OH 43054

EMPLOYMENT SECURITY  
STATE OF WASHINGTON  
TREASURERS OFFICE  
PO BOX 9046  
OLYMPIA WA 98507

GRENWICH CONDOMINIUM  
OWNER'S ASSOCIATION  
CONDOMINIUM LAW GROUP PLLC  
10310 AURORA AVENUE NORTH  
SEATTLE WA 98133

HEALTH SERVICES ASSET  
2201 LIND AVE SW STE 300  
RENTON WA 98057

INTERNAL REVENUE SERVICE  
ATTN: BANKRUPTCY FILINGS  
PO BOX 21126  
PHILADELPHIA PA 19114-0326

JOHN A. FOLLIS  
ANDERSON HUNTER  
LAW FIRM, PS  
EVERETT WA 98201

P H E A A/H C B  
AES/DDB  
PO BOX 8183  
HARRISBURG PA 17105

RACHEL R. BURKEMPER  
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GOURLEY LAW GROUP  
PO BOX 1091  
SNOHOMISH WA 98290

SNOHOMISH COUNTY TREASURER  
M/S #501  
3000 ROCKEFELLER AVE  
EVERETT WA 98201

STATE COLLECTION SERVICE  
PO BOX 6250  
MADISON WI 53716

STATE OF WASHINGTON  
DEPARTMENT OF LABOR &  
INDUSTRIES  
PO BOX 44171  
OLYMPIA WA 98504

WASHINGTON STATE DEPT  
OF REVENUE  
COMPLIANCE PROCEDURES & ADMIN  
PO BOX 47473  
OLYMPIA WA 98504

WESTCOASTADJ  
PO BOX 569  
LYNNWOOD WA 98046